

Cover Sheet – Social Service Activity

AGENCY NAME: Family Outreach of Amherst

AGENCY ADDRESS: 401 Main Street Suite 12 Amherst MA 01002

AGENCY PHONE NO: 413-548-1270 CONTACT PERSON: Laura Reichsman

CONTACT PERSON EMAIL: lreichsman@chd.org

CDBG FUNDING REQUEST: \$50,000

1. Project Name Community Housing Support Program

2. Project Description (1-2 sentences)

The project assists low-income tenants in Amherst to resolve any issues that threaten their tenancy and works with them on an ongoing basis to stabilize their housing.

3. Project Location (Street address) 401 Main Street Suite 12, Amherst, MA 01002

4. Budget Request \$50,000

5. Type of Activity (check one):

- ☒ Household (family and individual) stabilization
- ☐ Support services for the homeless
- ☐ Youth development
- ☐ Economic self-sufficiency (adult education)
- ☐ Food and nutrition
- ☐ Health services
- ☐ Other – please explain

6. National Objective:

Total number of beneficiaries (individuals served): 200

Total Low/Mod beneficiaries (individuals served): 200

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National Objective Description

Family Outreach of Amherst's Community Housing Support project meets National Objective #1, Benefiting low and moderate-income households by ensuring that they do not become homeless, and that they learn the skills necessary to avoid future housing crisis and to stabilize their lives. To document participant eligibility, participants will complete and sign a self-declaration form including household size and income.

Demonstrate Consistency with Community Development Strategy

The proposed project is consistent with the Community Development Strategy priorities of family and individual stabilization. The project will ensure that families and individuals in danger of becoming homeless will receive assistance to:

- resolve their housing crisis
- learn the skills needed to avoid future housing issues
- receive on-going assistance so that families and individuals stabilize their lives

Agency Information

Family Outreach of Amherst (FOA), a program of the Center for Human Development, was established in 1989 in response to the closing of an Amherst homeless shelter for women and children. Although the shelter staff found housing in Amherst for the six families who had been staying there, they were concerned that these families were not stable enough to sustain their housing. With funds from the Town of Amherst and private donations, an outreach program was created to follow the families into the community to ensure that they would not become homeless again.

Since then, FOA has greatly expanded both its mission and its capacity to meet the growing needs of the Amherst community. We have gone from serving those original six families to serving over 450 families each year with multiple programs. All of the FOA caseworkers are fluent in Spanish, ensuring that many immigrant residents of Amherst have access to services. In the past year, Amherst families were supported as they struggled with:

- Housing crises
- Intervention by the Department of Children and Families due to poor parenting choices
- A mental health episode that required hospitalization
- A diagnosis of a serious medical condition
- Loss of benefits because of uncompleted paperwork
- Loss of income because of illness or lay-off
- Utility shut-off
- Deportation of a family member
- A domestic violence episode
- A substance abuse relapse

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These issues can directly impact housing status, and all were resolved with FOA assistance. FOA caseworkers work daily with families and individuals to ensure that whatever they are struggling with, they will always have a safe, warm, secure home.

Project Budget Information

The budget is prepared by the FOA Program Director and a budget analyst from the Center for Human Development. Analysis of personnel costs included examination of comparable salaries of current staff members as well as assessment of current payroll tax and fringe rates. Non-personnel costs reflect typical costs needed to support field caseworkers: staff training & development, office costs (i.e., postage, copier, telephone), staff mileage expenses, etc. Assessment of the existence of matching funds to support this initiative was confirmed. The budget was developed by a MBA Senior Budget Analyst at the Center for Human Development with over 20 years of experience in business, grant accounting and administration. In the event that the program is not funded at the level requested through CDBG funds, the scope of services will be adjusted as necessary.

Project Description

If you live in Amherst, have a very low income, and have lost your housing because you have fallen behind on rent or due to a lease violation, the chances of being able to stay in Amherst are very slim. A constant supply of college students allows landlords to set apartment prices extremely high, and as a result, it is very difficult for low-income families to find apartment units in Amherst that they can afford. While the federally funded Section 8 Housing Choice Voucher Program increases affordable housing opportunities for very low-income households by helping families pay a portion of their rent, it is *still* hard to find an affordable apartment in Amherst because the monthly rent of an average apartment in Amherst is above the allowable Section 8 Voucher limit. In addition, tenants who are evicted from subsidized or public housing are not eligible for Emergency Assistance, the state's program that places homeless families in shelter. Because of this rule, families or individuals who are evicted from subsidized or public housing find themselves sleeping on the floor of a friend or family member's home, often not knowing where they will be from day to day.

There are a number of reasons a tenant's housing can become jeopardized:

- Loss of income from job lay-off or firing. If the car breaks down or a family has a sick child and the parent has to miss too much work to care for the child, they will often lose their job.
- A newly diagnosed medical condition that makes it impossible to work—due to a lag between the initial diagnosis of the illness and the ability to apply for benefits.
- Unexpected expenses leading to rental arrears. For example, a costly repair of the car needed to get to work.
- Poor budgeting choices such as paying other bills before rent.
- Complex issues such as substance abuse, domestic violence, or a mental health crisis.

To address these issues, FOA implemented the Community Housing Support Program (CHSP) this fall. In this program we work closely with landlords and tenants to prevent evictions. We offer support and education to tenants to increase their housing stability, ensuring that low-income families are not pushed out of Amherst. Referrals to the program come from landlords, other social services programs, housing court, and tenants.

CHSP staff spends every Monday at the Western Housing Court in Hadley, where for the three months since the inception of the program, we find there has always been at least one (and very often more) Amherst family or individual needing our support.

While it is important for the tenant to receive assistance while they are in court, the support they need in the weeks following their court appearance is even more important and needed. During this time the tenant must comply with the court's recommendations in order to save their housing. Tenants often leave the court session with a list of tasks they need to accomplish such as obtaining emergency assistance, applying for benefits, obtaining employment, creating a budgeting plan, and/or counseling if the eviction is for a lease violation. CHSP staff assists the tenant by helping them fill out forms, making referrals to counselors, helping them create a monthly budget, translating documents if the tenant's primary language is Spanish, and providing the much needed transportation to complete the tasks.

Ideally, CHSP staff begins working with a tenant who is in danger of losing their housing *before* they are ordered to appear in court. In these cases, a staff member meets with the tenant and helps them create a plan to resolve their housing issue. Staff assists tenants to access emergency funds, create a realistic repayment plan for arrears, develop a budget plan, and to communicate with landlords to assure them that assistance for the tenant is ongoing. The CHSP staff maintain a relationship with the RAFT emergency funds program, Community Action, Inter-Faith counsel, and the Amherst Emergency fund.

All participants are strongly encouraged to create a budget and (for those who have identified problems with budgeting) to meet monthly with CHSP staff who will help them develop a system of paying bills so that they don't get behind in their rent again. Most participants create an organization system (such as a binder or portable file box) with staff. In addition, the CHSP program offers a series of budgeting and organizational workshops throughout the year to increase tenants' financial literacy.

Mental health issues also play a role in housing de-stabilization. When a tenant has a chronic mental health illness, they are often stable and successful while they are on medication. However, their lives can spiral quickly downward if they stop taking their medications or the medication stops being effective. Mental health disorders such as hoarding can also lead to loss of tenancy. CHSP program staff implements a collaborative team approach with therapists, home visitors, and family members to assist a tenant in resolving the issues that endanger their tenancy. In addition, CHSP staff makes referrals and helps tenants access services as needed. Weekly visits are offered to families and individuals with the most complex cases, with a monthly check-in for anyone enrolled in the program.



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CHSP staff assists tenants in obtaining and retaining all benefits for which they are eligible, such as Transitional Assistance for Families, Social Security Benefits, and Food Stamps, as well as offering them employment assistance.

Project Need

In our CDBG proposal last year, we cited the Amherst Municipal Affordable Housing Trust committee partial analysis of Housing Court appearances by Amherst residents, which found that over a recent one year period, there were 52 cases in which complaints were made against Amherst residents. Given this number and with our own experience of receiving 10 calls a month from tenants requesting assistance with a housing issue, we estimated we would assist 100 tenants over the course of a year. However, with our implementation of the program this fall, and our outreach efforts to potential referral sources, we have been averaging 5 calls per week requesting housing assistance. If this trend continues, we will serve closer to 260 tenants this year. Given this adjusted number, we would very much like to hire an additional part time caseworker to work with tenants. This would only be possible if we receive the full amount of \$50,000 requested from CDBG.

Community involvement and support

CHSP staff works closely with the judges and Clerk of Courts from the Western Housing Court in Hadley, the director of the Amherst Housing Authority, the director of Amherst Health Department (and coordinator of the Amherst emergency fund), Craig's Doors Emergency Shelter and representatives from the Department of Housing and Community Development who distribute emergency housing funds. All have agreed to collaborate with CHSP and believe that Amherst needs such a program.

In addition, CHSP staff holds monthly community gatherings to ensure that the needs of the community are being met and to receive feedback on what tenants have found helpful and what other services are needed.

Project Feasibility

Family Outreach of Amherst has thirty years of experience working with families and individuals on housing issues. All of our caseworkers are housing specialists and are familiar with housing laws, Western Housing Court, and landlord and tenant rights and responsibilities. FOA has a good working relationship with Community Legal Aid and the Massachusetts Justice Project and the CHSP staff work closely with both organizations for training and advice when assisting court-involved tenants.

In interviews conducted last year (by AMHT committee member Nancy Schroder) with Amherst area housing complex managers, the managers reported that they try to work with tenants before going to court, whether the problem is non-payment or for cause (behavior). All housing managers stated that they could use assistance from a case manager prior to going to court.



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Since the implementation of this program three months ago, we have been highly successful, reaching many Amherst residents on the brink of homelessness and ensuring that tenants resolve their housing issues and receive the ongoing support they need to ensure continued housing stabilization.

Project Impact

By assisting low-income families and individuals to stabilize their housing and avoid eviction, we ensure that:

- a child's education is not disrupted by displacement
- long-time residents of Amherst can remain in Amherst, ensuring economic diversity in the town
- landlords avoid the costly task of taking a tenant to court
- other assistance-based entities such as shelters, therapists, and doctors know that help is available

Furthermore, collaborating with Town of Amherst staff, the Amherst Housing Authority, local landlords, and the Western Housing Court improves the housing assistance services offered to Amherst residents and will ensure that more families and individuals will have the help they need to stay in Amherst.

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**Family Outreach of Amherst
Community Housing
Support Budget**

July 1, 2019 thru June 30, 2020

PERSONNEL	
PROGRAM MANAGER	33,713
PROGRAM DIRECTOR	4,040
FAMILY CASEWORKER	17,003
Total Salaries	54,756
F.I.C.A.	4,124
UNIVERSAL HEALTH INSURANCE TAX	112
UNEMPLOYMENT TAX	0
WORKMAN'S COMPENSATION	602
Total Payroll Taxes	4,838
LIFE INSURANCE & DISABILITY	878
HEALTH INSURANCE	9,233
DENTAL INSURANCE	383
PENSION	632
Total Fringe Benefits	11,126
Total Personnel Costs	70,720
DIRECT PROGRAM COST	
STAFF MILEAGE/TRAVEL	
STAFF MILEAGE	1,000
CLIENT TRANSPORTATION/208	
GAS & OIL	40
INSURANCE VEHICLE	492
SUB-TOTAL CLIENT TRANSPORTATION	532
PROG. SUPPLIES/CLIENT EXPENSE	
MISCELLANEOUS CLIENT EXP	800
SUPPLIES/PROGRAM	60
SUB-TOTAL PROGRAM SUPPLIES	860
PROGRAM SUPPORT	
EQUIPMENT RENTAL	192
INSURANCE PROFESSIONAL	274
INTERNET CONNECTION	312
POSTAGE	200
PRINTING/REPRODUCTION	100
SUPPLIES/OFFICE	400
TELEPHONE MOBILE	918
TELEPHONE (OFFICE)	468
SUB-TOTAL PROGRAM SUPPORT	2,864
OCCUPANCY	
PROGRAM FACILITIES	
RENT OFFICE	2,460
SUB-TOTAL PROGRAM FACILITIES	2,460
Other Direct Costs	7,716
Total Direct Costs	78,436
INDIRECT COST	9,564
GRAND TOTAL	88,000
REVENUE SOURCES	
INCOME - AEC	21,000
INCOME - FUND RAISING	13,000
INCOME - GRANT	4,000
INCOME - GRANT CDBG	50,000
Total Revenue	88,000
SURPLUS/DEFICIT	0

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Family Outreach of Amherst		
July 1, 2018 thru June 30, 2019		
53000	PROGRAM DIRECTOR	\$ 51,064.00
53332	CASEWORKER	\$ 32,692.00
53338	FAMILY CASEWORKER	\$ 32,668.00
53045	PROGRAM SUPERVISOR	\$ 44,069.00
50155	DEVELOPMENT MGR	\$ 28,568.00
	SUB-TOTAL SALARIES	\$ 189,267.00
60200	F.I.C.A.	\$ 14,479.00
60210	UNIVERSAL HEALTH INSURANCE TAX	\$ 1,371.00
60213	UNEMPLOYMENT TAX	\$ 1,893.00
60214	WORKMAN'S COMPENSATION	\$ 2,213.00
	Total Payroll Taxes	\$ 19,956.00
60310	LIFE INSURANCE & DISABILITY	\$ 3,041.00
60330	HEALTH INSURANCE	\$ 28,727.00
60380	DENTAL INSURANCE	\$ 1,738.00
60400	PENSION	\$ 3,835.00
	Total Fringe Benefits	\$ 36,341.00
	Total Personnel Costs	\$ 244,564.00
	DIRECT PROGRAM COST	
	STAFF TRAINING/204	
73548	TRAINING/STAFF	\$ 850.00
	STAFF MILEAGE/TRAVEL/205	
72910	STAFF MILEAGE	\$ 4,200.00
	CLIENT TRANSPORTATION/208	
71630	GAS & OIL	\$ 250.00
71799	INSURANCE VEHICLE	\$ 2,819.00
72550	REGISTRATION FEE	\$ 60.00
73500	TOLLS & PARKING	\$ 15.00
73635	VEHICLE REP & MAINT.	\$ 750.00
	SUB-TOTAL CLIENT TRANSPORTATION	\$ 3,894.00
	PROG. SUPPLIES, MAT. & EXP. ITEMS OF EQUIP./215	
72080	MISCELLANEOUS CLIENT EXP	\$ 3,000.00
72520	RECREATION	
73350	SUPPLIES/EDUCATIONAL	
73400	SUPPLIES/PROGRAM	\$ 50.00
79130	DEPRECIATION - COMPUTERS	
	SUB-TOTAL PROGRAM SUPPLIES	\$ 3,050.00
	PROGRAM SUPPORT/218	
70440	COMMUNITY RELATIONS	\$ 1,700.00
71360	EQUIPMENT RENTAL	\$ 960.00
71570	FUND RAISING EXPENSE	\$ 18,000.00
71760	INSURANCE PROFESSIONAL	\$ 1,136.00
71800	INTERNET CONNECTION	\$ 1,428.00
71999	MEMBERSHIPS, SUBSCRIPTIONS & FEES	\$ 225.00
72330	POSTAGE	\$ 830.00
72360	PRINTING/REPRODUCTION	\$ 350.00
72890	STAFF INCENTIVES	\$ 900.00
73390	SUPPLIES/OFFICE	\$ 1,025.00
73440	TELEPHONE MOBILE	\$ 2,166.00
73450	TELEPHONE	\$ 2,316.00
	SUB-TOTAL PROGRAM SUPPORT	\$ 31,036.00
	OCCUPANCY	
	PROGRAM FACILITIES	
72580	RENT OFFICE	\$ 12,300.00
	SUB-TOTAL PROGRAM FACILITIES	\$ 12,300.00
	FACILITIES OPERATION, MAINT, EQUIP. & FURNISHINGS	
71740	GEN LIABILITY INSURANCE	\$ 282.00
71770	INSURANCE PROPERTY	\$ 465.00
	SUB-TOTAL FACILITIES OPERATIONS	\$ 748.00
	Other Direct Costs	\$ 56,078.00
	Total Direct Costs	\$ 300,631.00
71690	INDIRECT COST	\$ 35,174.00
	GRAND TOTAL	\$ 335,805.00
	REVENUE SOURCES	
40030	INCOME - AEC	\$ 50,000.00
40265	INCOME - COMMUNITY FOUNDATION	\$ 15,000.00
40360	INCOME - DCF CONTRACT	\$ 91,515.00
40520	INCOME - FUND RAISING	\$ 113,000.00
40580	INCOME - GRANT	\$ 5,000.00
40590	INCOME - GRANT CDBG	\$ 35,000.00
41340	INCOME - UNITED WAY	\$ 10,000.00
41400	INCOME - ACCUM DONATIONS USED	\$ 16,500.00
	Total Revenue	\$ 336,015.00
	SURPLUS/DEFICIT	\$ 210.00



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Center for Human Development, Inc.
Fiscal Year 2019 Budget
July 1, 2018 - June 30, 2019

	BUDGET
	June 30, 2019
OPERATING REVENUES:	
Contracts and grants	\$ 85,629,929
Net patient service revenue	19,624,427
Client fees	1,086,268
Contributions	938,266
Rents	341,098
Other operating revenue	2,313,651
Total operating revenues	<u>109,933,639</u>
OPERATING EXPENSES:	
Personnel and related costs:	
Salaries and wages	58,136,892
Fringe benefits	8,527,639
Payroll taxes	6,394,115
Staff training	653,900
Direct Care Consulting	93,128
Total personnel and related costs	<u>73,805,673</u>
Occupancy:	
Rent	4,758,915
Maintenance and utilities	2,744,226
Mortgage interest	272,009
Taxes and insurance	177,445
Total occupancy	<u>7,952,595</u>
Direct program costs:	
Subcontracts	11,455,032
Client activities and services	2,209,635
Client transportation/travel	1,213,111
Meals/food	905,910
Vehicles leases and operating costs	567,756
Program consulting	249,840
Supplies	233,745
Total direct program costs:	<u>16,835,028</u>
Non-capital equipment:	
Equipment repairs and maintenance	746,502
Furniture and equipment	386,551
Leased equipment	183,479
Total non-capital equipment:	<u>1,316,532</u>
Other operating costs:	
Office supplies and postage	560,297
Telephone	896,836
Liability insurance	826,471
Professional fees	415,520
Miscellaneous	297,878
Corporate and administrative consulting	638,616
Advertising and recruitment	258,700
Dues, subscriptions and conferences	147,418
Total other operating costs:	<u>4,041,736</u>
Depreciation and amortization	<u>1,244,098</u>
Total operating expenses	<u>105,195,662</u>
Changes in net assets from operations	<u>\$ 4,737,977</u>



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CENTER FOR HUMAN DEVELOPMENT
BOARD OF DIRECTORS
January 2018

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	Business Address	Home Address	Committees
1.	Evan C. Plotkin, Board Chair President ✓NAI Plotkin 41 Taylor Street Springfield, MA 01103 (413) 732-2158/Fax: (413) 781-2100 e-mail: evan@splotkin.com	43 Twinbrook Drive Somers, CT 06071 (860) 749-3511 Cell: (413) 531-6104 e-mail: evan199@cox.net began 11/07 Officer Term began 09/12 Officer Term Expires: 11/19 (extension)	Executive Finance/Audit Governance
2.	Amy B. Royal, Esq., Vice Chair Principal & Founding Partner ✓ Royal LLP 270 Pleasant Street Northampton, MA 01060 (413) 586-2288/Fax: (413) 586-2281 e-mail: aroyal@royalllp.com	300 Conway Road South Deerfield, MA 01373 (413) 6659696 Cell: (413) 250-8271 Officer Term Began 11/13, 2 nd term 11/15, 3 rd term 11/17 Officer Term Expires 11/19 (extension) began 11/08 began CFS 2008	Executive Governance
3.	Josephine Sarnelli, Treasurer Josephine Sarnelli, CPA (413)733-450746-9067 e-mail: sarnelli@sarnelliCPA.com	✓14 Mill Street Westfield, MA 01085 Cell: (413) 746-9067 Officer Term Began 11/13, 2 nd term 11/15, 3 rd term 11/17 Officer Term Expires 11/19 began 9/13	Finance Executive
4.	Meghan Lynch, Clerk President/CEO ✓Six-Point Creative Works 9 Hampden Street Springfield, MA 01103 (413)746-0016 Fax: (413) 746-0078 mlynch@sixpointcreative.com	39 Donamor Lane East Longmeadow, MA 01028 (413) 525-2782 Cell: (413) 455-6727 Officer Term Began 11/15, 2 nd term 11/17 Officer Term Expires 11/19 Began: 9/13	Development & Marketing Executive Committee
5.	Elaine Awand-Stearley Found and Director of the Able Place Inc. LLC	✓683 Two States Road West Suffield, CT 06093 (413) 478-4650 e-mail: ablehouse@comcast.net Began: 9/16	Program
6.	Rhonda Brace Revenue Examiner CT Dept. of Revenue Can't be used for personal Business	✓1388 Berkshire Avenue Indian Orchard, MA 01151 Cell: (413) 627-6127 e-mail: rmbhathor@aol.com Began: 4/17	
7.	Kate Campiti	Began: 12/17	

8.	Robert Chateaufneuf Vice President, Commercial Lending ✓Monson Savings Bank 100 Post Office Park Wilbraham, MA 01095 (413) 893-0636/Fax (413) 596-5100 e-mail: rchateaufneuf@monsonsavings.com	8 Centerwood Drive Agawam, MA 01001 (413)363-1613 Cell: (413) 210-2469 e-mail: rrc00@hotmail.com Began 07/10	Program
9.	Seunghee Cha Attorney ✓Bulkley Richardson & Gellinas, LLP 7 N. Pleasant Street Amherst, MA 01002 (413)272-6205 Fax: (413-)548-7480 e-mail: scha@bulkley.com	306 W. Pomeroy Lane Amherst, MA 01002 (413)256-6381 Cell: (413)658-5735 e-mail:chaseunghee@comcast.net Began 11/15	Program
10.	J. Nicholas Filler Retired	✓455 Mathews Road Conway, MA 01341 (413)369:4748 Cell (413) 522-4011 e-mail jnicholasfiller@gmail.com began: 11/15	Finance
11.	Ellen Freyman Schwartz,Schatz and Fentin PC 1441 Main Street Suite 1100 Springfield, MA 01103 (413)737-1131 e-mail: efreyman@ssfpc.com	Cell: (413)575-8655 Began: 11/17	
12.	Timothy Marini President, Principal ✓FieldEddy Insurance and Financial Services 96 Shaker Road East Longmeadow, MA 01028 (413) 233-2103 Fax: (413) 733-3191 e-mail: tmarini@fielddeddy.com	Began: 11/13	
14.	Joel Morse Associate Director of Corporate Support ✓WGBY 44 Hampden Street Springfield, MA 01103 (413) 781-2801 ext. 224 Fax: (413) 731-7163 e-mail: jmorse@wgby.org	51 Vernon Street, #1 Northampton, MA 01060 (413) 386-7521 e-mail: joelmorsehamp@gmail.com Began: 11/13	BBBS



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